



United States Fish & Wildlife Service

DO NOT REPLY TO THIS ADDRESS - SEE MESSAGE FOR CONTACT INFO!

12/03/2002

Memorandum

From AD-Budg, Planning & Hum Res
Subject FEHB Open Season Reminder and Temporary Continuation of Coverage

FEHB Open Season will end December 9, 2002. Employees who wish to make changes in their FEHB enrollment, must process their changes via Employee Express at <http://www.employeeexpress.gov> no later than Monday, December 9, 2002.

The following actions can only be made via Employee Express during the FEHB Open Season:

- Enroll in any health benefit plan for which you are eligible
- Cancel enrollment
- Change from one plan to another
- Change coverage (Self only to Family or Family to self only) – You can only enter up to five additional family members in Employee Express. If you need to enroll more than five family members, excluding yourself, please submit an SF-2809 (Employee Health Benefits Election Form) to Headquarters Human Resources, Room 308-WEBB
- Participate or Waive Premium Conversion

It is extremely important for anyone who elects to participate in the FEHB Program to check the 2003 FEHB Guide to ensure that the correct enrollment code is used for the plan selected because an incorrect enrollment code could result in no coverage under the Program.

What happens to the information I provide by enrolling in the FEHB? You should be aware that the information you provide by enrolling in the FEHB may be used for computer matching with Federal, state, or local agencies files to determine whether you qualify for benefits, payments, or eligibility in the FEHB Program, Medicare, or other Government benefits programs.

Temporary Continuation of Coverage (TCC)

What is temporary continuation of coverage (TCC)? If you have FEHB coverage and leave Federal employment, you will usually be eligible for up to 18 months of TCC (unless you are

separated for gross misconduct). TCC can continue for up to 36 months for dependents who lose eligibility as family members under your enrollment. This includes spouses who lose coverage because of divorce and children who lose coverage because they marry or reach age 22. TCC enrollees must pay the total plan premium (without a Government contribution) plus a 2% charge for administrative expenses. There are specific time frames in which you or your dependent must enroll for TCC. Contact your servicing personnel office for a copy of RI 79-27 to obtain additional information.

Important: You must exhaust TCC eligibility as one condition for guaranteed access to individual health coverage under the Health Insurance Portability and Accountability Act.

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) is a Federal law that provides far-reaching health insurance reforms and medical privacy protections for all Americans. Title I of HIPAA offers important, though limited, Federal protections that improve the availability and continuity of health coverage for workers and their families. Under certain conditions, this law guarantees the availability of new health coverage with no exclusions for pre-existing conditions for individuals who lose employment-based health coverage due to changes in employment or family status.

Our mission is working with others to conserve , protect, and enhance, fish, wildlife, and plants and their habitats for the continuing benefit to the American people.